

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

KEITH T. SPENCE

Debtor(s)

Case No. 13-33342-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/25/2013.
- 2) The plan was confirmed on 04/02/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/18/2015, 07/16/2015.
- 5) The case was Completed on 01/29/2019.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,051.00
Less amount refunded to debtor	\$12.00

NET RECEIPTS: **\$9,039.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,435.49
Court Costs	\$0.00
Trustee Expenses & Compensation	\$654.87
Other	\$531.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,621.36**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLANTIC EMERGENCY ASSOC	Unsecured	560.00	NA	NA	0.00	0.00
ATLANTIC EMERGENCY ASSOCIATES	Unsecured	28.34	NA	NA	0.00	0.00
ATLANTIC PATHOLOGY, P.C.	Unsecured	26.00	NA	NA	0.00	0.00
ATLANTICARE REGIONAL MED CTR-	Unsecured	193.88	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	NA	NA	NA	0.00	0.00
BAYFRONT EMERGENCY PHYSICIAN	Unsecured	603.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS, LLC	Unsecured	5,854.00	6,043.38	6,043.38	947.64	0.00
CITIBANK SD NA	Unsecured	2,276.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	2,276.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	2,886.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Unsecured	2,439.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	7,869.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	7,926.85	NA	NA	0.00	0.00
CITIFINANCIAL, INC.	Unsecured	6,705.00	NA	NA	0.00	0.00
CITY OF PLEASANTVILLE	Secured	1,082.87	NA	870.00	870.00	0.00
COLLECTIONS & RECOVERIES	Unsecured	3,139.00	NA	NA	0.00	0.00
COMCAST	Unsecured	147.53	NA	NA	0.00	0.00
GREEN TREE SERVICING, LLC	Secured	46,327.00	53,575.67	0.00	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	2,439.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	17.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	51,262.32	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	737.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	310.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	808.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, IN	Unsecured	175.00	NA	NA	0.00	0.00
SHORE MEDICAL CENTER	Unsecured	2,629.60	NA	NA	0.00	0.00
SHORE MEDICAL CENTER	Unsecured	3,164.00	NA	NA	0.00	0.00
SHORE MEMORIAL HOSPITAL	Unsecured	6,097.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	239.00	NA	NA	0.00	0.00
VERIZON	Unsecured	137.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	6,043.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK, N.A.	Unsecured	3,539.00	3,539.44	3,539.44	555.01	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	286.97	286.97	44.99	0.00
WFF Cards	Unsecured	8,648.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$870.00	\$870.00	\$0.00
TOTAL SECURED:	\$870.00	\$870.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,869.79	\$1,547.64	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,621.36</u>	
Disbursements to Creditors	<u>\$2,417.64</u>	
TOTAL DISBURSEMENTS :		<u>\$9,039.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2019

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.